

Information to identify the case:

Debtor 1 **Russell T. Clarke**
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **District of New Jersey**
Case number: **14-19074-KCF**

Social Security number or ITIN **xxx-xx-7083**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Russell T. Clarke

3/10/17

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
United States Bankruptcy Court
District of New Jersey

In re:
 Russell T. Clarke
 Debtor

Case No. 14-19074-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 63

Date Rcvd: Mar 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2017.

db +Russell T. Clarke, 55 East Burgess Dr, Piscataway, NJ 08854-6659
 514832752 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514766453 Apollo Group, d/b/a University of Phoenix, 4616 E. Elwood Street, Phoenix, AZ 85040
 514766456 +Bill Me Later, P.O. Box 2394, Omaha, NE 68103-2394
 514766458 +Charter One, P.O. Box 18204, Bridgeport, CT 06601-3204
 514833608 +Charter One Bank, N.A., 443 Jefferson Boulevard, RJW-135, Warwick, RI 02886-1321
 514766460 +Client Services, 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816
 514766461 +Comcast of Somerset, 100 Randolph St, Somerset, NJ 08873-1384
 514766466 +Gess Gess & Scanlon, 89 Hudson St, 3rd Fl, Hoboken, NJ 07030-5644
 514766469 +Lyons, Doughty & Veldhuis, P.O. Box 1269, Mount Laurel, NJ 08054-7269
 514766471 +Malcolm S. Gerald and Associates, 332 S. Michigan Ave, Ste 600, Chicago, IL 60604-4318
 514766473 +Midco Residential Services, 11 Harmich Road, South Plainfield, NJ 07080-4804
 514766475 +Northland Group, P.O. Box 390846, Minneapolis, MN 55439-0846
 514766476 +PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444
 516591504 +Premier Urology Associates, 3131 Princeton Pike Office Park, Bldg 4, Lawrenceville, NJ 08648-2201
 514783599 +RBS Citizens, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
 514766480 +RBS Citizens Bank, RJW214, P.O. Box 7000, Providence, RI 02940-7000
 514766478 +Ragan & Ragan, 3100 Route 138 West, Brinley Plaza, Bldg One, Wall, NJ 07719-9020
 516591505 +Raritan Bay Medical Center, 530 New Brunswick Avenue, Perth Amboy, NJ 08861-3685
 514766484 +Schrumb Plumbing & Heating, 361 Somerset St, New Brunswick, NJ 08901-2250
 514766485 +Security Credit Services, 2623 W. Oxford Loop, Oxford, MS 38655-5442
 516591503 +Southern Bank Emerg Physicians, PO Box 37794, Philadelphia, PA 19101-5094
 516591507 +St Peters University Hopsital, Attn Business Office, 254 Easton Avenue, New Brunswick, NJ 08901-1766
 514766487 +US Dept of Education/GLELSI, Direct Loans, P.O. Box 530260, Atlanta, GA 30353-0260
 516591508 Universtiy Radiology Group, pO box 1075, East Brunswick, NJ 08816-1075
 514766488 +Viking, c/o Transworld Systems, P.O. Box 17221, Wilmington, DE 19850-7221
 514766492 +Xtreme Fitness, c/o ASF International, Dept #291, Denver, CO 80281-0001
 514766493 #+Zucker, Goldberg & Ackerman, P.O. Box 1024, Mountainside, NJ 07092-0024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 10 2017 23:58:33 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 10 2017 23:58:28 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 514766452 EDI: HNDA.COM Mar 10 2017 23:33:00 American Honda Finance, P.O. Box 166469, Irving, TX 75016
 514774335 EDI: HNDA.COM Mar 10 2017 23:33:00 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
 514766454 +EDI: ARSN.COM Mar 10 2017 23:33:00 ARS National Services, P.O. Box 469046, Escondido, CA 92046-9046
 514781564 EDI: AIS.COM Mar 10 2017 23:38:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 514766455 EDI: BANKAMER.COM Mar 10 2017 23:33:00 Bank of America, P.O. Box 982235, El Paso, TX 79998
 514766463 EDI: BANKAMER.COM Mar 10 2017 23:33:00 FIA Card Services, P.O. Box 982235, El Paso, TX 79998
 514766457 +EDI: CAPITALONE.COM Mar 10 2017 23:33:00 Capital One, Bankruptcy Dept, P.O. Box 30273, Salt Lake City, UT 84130-0273
 514905677 EDI: CAPITALONE.COM Mar 10 2017 23:33:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 514843024 EDI: RECOVERYCORP.COM Mar 10 2017 23:33:00 Capital Recovery V, LLC, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 514815661 EDI: RECOVERYCORP.COM Mar 10 2017 23:33:00 Capital Recovery V, LLC, c/o Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 514766459 +EDI: CITICORP.COM Mar 10 2017 23:33:00 Citi Cards, P.O. Box 6241, Sioux Falls, SD 57117-6241
 514766462 +EDI: CONVERGENT.COM Mar 10 2017 23:33:00 Convergent Outsourcing, 800 SW 39th Street, P.O. Box 9004, Renton, WA 98057-9004
 514787596 +EDI: TSYS2.COM Mar 10 2017 23:33:00 Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 514766464 +E-mail/Text: data_processing@fin-rec.com Mar 10 2017 23:58:13 Financial Recovery, P.O. Box 385908, Minneapolis, MN 55438-5908
 514796792 +EDI: IRS.COM Mar 10 2017 23:33:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
 514766468 +EDI: RESURGENT.COM Mar 10 2017 23:38:00 LVNV Funding, P.O. Box 10497, Greenville, SC 29603-0497
 514994508 EDI: RESURGENT.COM Mar 10 2017 23:38:00 LVNV Funding, LLC its successors and assigns as, assignee of Soaring Capital, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

514766467 +EDI: LEADINGEDGE.COM Mar 10 2017 23:33:00 Leading Edge Recovery,
5440 N. Cumberland Ave, Ste 300, Chicago, IL 60656-1486
514766472 +EDI: MID8.COM Mar 10 2017 23:33:00 MCM, 8875 Aero Dr, Ste 200, San Diego, CA 92123-2255
514766470 +EDI: TSYS2.COM Mar 10 2017 23:33:00 Macy's, Bankruptcy Processing, P.O. Box 8053,
Mason, OH 45040-8053
514766474 +E-mail/Text: cd@musicarts.com Mar 10 2017 23:59:06 Music & Arts, 4626 Wedgewood Blvd,
Frederick, MD 21703-7159
514837113 +E-mail/Text: bankruptcy@pseg.com Mar 10 2017 23:57:41 PSE&G, PO Box 490,
Cranford NJ 07016-0490, Attn: Bankruptcy Dept
514766483 +E-mail/Text: Supportservices@receivablesperformance.com Mar 10 2017 23:59:35 RPM,
P.O. Box 1548, Lynnwood, WA 98046-1548
514766479 +EDI: WFFC.COM Mar 10 2017 23:33:00 Raymour & Flanigan, c/o Wells Fargo Bank,
P.O. Box 10475, Des Moines, IA 50306-0475
516591506 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Mar 10 2017 23:51:06 Regional Acceptance Corp,
Bankr Dept, 266 Beacon Drive, Winterville, NC 28590-7924
514766481 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Mar 10 2017 23:51:06 Regional Acceptance Corp,
Bankruptcy Dept, 266 Beacon Drive, Winterville, NC 28590-7924
514814098 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Mar 10 2017 23:51:06 Regional Acceptance Corporation,
PO Box 1847, Wilson, NC 27894-1847
514766482 +E-mail/Text: info@reliant-cap.com Mar 10 2017 23:59:09 Reliant Capital Solutions,
P.O. Box 30469, Columbus, OH 43230-0469
514766486 +EDI: URSI.COM Mar 10 2017 23:33:00 United Recovery Systems, 5800 North Course Drive,
Houston, TX 77072-1613
514766489 +EDI: WFFC.COM Mar 10 2017 23:33:00 Wells Fargo Bank, P.O. Box 84712,
Sioux Falls, SD 57118-4712
515014551 +EDI: WFFC.COM Mar 10 2017 23:33:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept.,
MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
514766490 +EDI: WFFC.COM Mar 10 2017 23:33:00 Wells Fargo Financial, P.O. Box 10475,
Des Moines, IA 50306-0475
514766491 +EDI: WFFC.COM Mar 10 2017 23:33:00 Wells Fargo Home Mortgage, P.O. Box 10335,
Des Moines, IA 50306-0335

TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514766477* +PSE&G*, P.O. Box 14444, New Brunswick, NJ 08906-4444
514783600* +RBS Citizens, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
514783826* +RBS Citizens, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
514766465 ##+FMS Inc, P.O. Box 707601, Tulsa, OK 74170-7601

TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable.
Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed.
The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on March 10, 2017 at the address(es) listed below:

Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, NA
bankruptcynotic@zuckergoldberg.com, bkgroup@kmlawgroup.com
John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfcbis.com
Karen B. Olson on behalf of Creditor WELLS FARGO BANK, N.A. kbo@kmllp.com, nmm@kmllp.com
Steven J. Abelson on behalf of Debtor Russell T. Clarke sjaesq@atrbklaw.com, atrbk1@gmail.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Thomas R. Dominczyk on behalf of Creditor Regional Acceptance Corp.
tdominczyk@mauricewutscher.com

TOTAL: 6